



Fourth Impact Report (2016-2020) of the 2016 BNG Bank Social Bond for Dutch Housing Associations

Tilburg, November 2020



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Official Partner
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Executive summary

This fourth or 2020 impact report for the 2016 BNG Bank Social housing bond is based on a framework for assessing sustainability performance that measures the combination of the *internal* sustainability performance of the organization, including its head office and rented housing units, and the *external* sustainability performance of the neighborhood of the housing units.

The original group of 92 elected housing associations for the 2016 bond has been transformed in 2020 as a result of mergers into a group of 81 elected associations.

The 81 elected associations showed an improvement in total sustainability score in the reporting period 2016-2020 from 49.0 till 51.8. A similar improvement showed the total group of 304 associations. So, the elected group was able to maintain its higher score level over the past years (see table S1).

Table S1 Overview of the changes in sustainability scores over 2016-2020 for the groups of elected (n=81) and total (n=304) housing associations

Sustainability Field and capital	Total 2016	Elected 2016	Total 2020	Elected 2020	Total: Difference 2016-2020	Elected: Difference 2016-2020
Total	47.6	49.0	50.5	51.8	2.9	2.8
Internal	45.1	47.5	47.7	50.0	2.6	2.5
External	50.2	50.5	53.2	53.6	3.0	3.1

All types of housing associations showed improvement in sustainability scores over the period 2016-2020, but improvement was highest for small sized associations and associations with high-rise property.

The ten elected housing associations with the highest improvement over the reporting years are listed in Table S2.

Annex 2 shows that nearly all (99%) elected associations improved in sustainability performance in the past reporting years.

Table S2 Elected housing association with the highest sustainability improvement over reporting years 2016–2020

	Housing association		Sustainability score 2016	Sustainability score 2020	Difference
1	06032843	Wonen Delden	52.6	59.3	6.7
2	06062073	Stichting Jongeren Huisvesting Twente	46.3	52.8	6.5
3	38013279	Woningstichting SallandWonen	51.2	57.6	6.4
4	06056970	Stichting WBO Wonen	50.5	56.3	5.8
5	10016923	Stichting Waardwonen	51.5	57.1	5.6
6	10017157	Stichting Talis	47.3	52.7	5.4
7	06032993	R.K. Woningstichting Ons Huis	45.1	50.4	5.3
8	37030590	Woonstichting Langedijk	52.5	57.5	5.0
9	16024825	Woonstichting St. Joseph	48.5	53.4	4.9
10	17024184	Woonstichting 'thuis	47.4	51.9	4.5

Overall the data show a steady transition over the past four years of the housing associations to higher sustainability levels.

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1 Introduction

On 13 July 2016, BNG Bank issued its first Social Housing Bond, based on a prototype framework report¹ developed by Het PON & Telos, official partner of Tilburg University, at the request of BNG Bank on 2 February 2016. The 8-year €1 billion social bond is used to finance social housing projects in the Netherlands.

During the year 2016 Het PON & Telos has developed, as agreed, a more elaborated framework, based on the prototype framework used for the bond, including not only the performance of headquarters and rental units of housing associations but also characteristics of the neighborhood of the rental units. This elaborated framework² was accepted by BNG Bank at the end of 2016. In January 2017 BNG Bank decided to use the elaborated framework as the basis for the 8 years of impact reporting on the 2016 BNG Bank Social housing bond.

The first impact report for the 2016 BNG Bank Social housing bond was issued July 2017³, the second impact report was issued August 2018⁴ and the third in August 2019⁵.

This is the fourth impact report on this 2016 social housing bond. It briefly outlines the elaborated framework for impact assessment and the outcome in reporting year 2020 for the housing associations elected as best in class for the 2016 BNG Bank social housing bond.

Yearly impact reports, including this one, assess the following aspects:

- A comparison of sustainability scores over the assessment period of the group of elected housing associations and a comparison with the performance of the total group of housing associations.
- An analysis on the level of stocks, and occasionally on the level of indicators, in order to better understand causes of changes in performance.

¹ B.C.J. Zoeteman, R. Mulder and R. Smeets, A first framework for a BNG Bank Sustainable Social Housing Bond, Assessment from an integrated ecological, social, economic and governance point of view, Telos Report nr 16.145, 18 May 2016, Tilburg University, <http://www.telos.nl/Publicaties/PublicatiesRapporten/default.aspx#folder=571960>

² B.C.J. Zoeteman, and R. Mulder, Elaborated Framework 2016 for a BNG Bank Social Bond for Dutch Housing Associations, Assessment from an integrated ecological, social, economic and governance point of view, Telos report nr 16.160, 27 December 2017, Tilburg University, <http://www.telos.nl/Publicaties/PublicatiesRapporten/default.aspx#folder=813915>

³ https://www.bngbank.com/Documents/Investors/Impact_report_WOBO_2016-2017.PDF

⁴ <https://www.bngbank.com/Documents/Investors/Second-Impact-Social-Housing-Bond-2016.pdf>

⁵ [https://www.bngbank.com/Documents/Investors/Third%20Impact%20\(2016-2019\)%20of%20the%202016%20BNG%20Bank%20Social%20Housing%20Bond.pdf](https://www.bngbank.com/Documents/Investors/Third%20Impact%20(2016-2019)%20of%20the%202016%20BNG%20Bank%20Social%20Housing%20Bond.pdf)

- A top-list of elected associations which have shown the largest improvement in overall score and e.g. energy performance.

2 The methodology for assessing sustainability of social housing associations

2.1 The framework

The framework for assessing sustainability performance of housing associations is based on measuring the internal sustainability performance of the organization including its housing units and the external sustainability performance of the neighborhood of the housing units.

A prerequisite to operationalize the external performance is knowledge of the location of the rental units. Location specific data are, however, not easily accessible. Therefore, an approximation of the location specific sustainability characteristics of rental units of housing associations is followed as is also done for the frameworks of later BNG Bank Social housing bonds.

The result includes a framework based on 3 internal performance domains (called capitals) including ecological, social and economic aspects and 3 external performance capitals (also ecological, social and economic). The scores of the 6 capitals are calculated on the basis of 21 themes (called stocks) which are derived from in total 83 indicators. A description of these indicators is given in Annex A.

Due to changes in data availability, and new scientific insights, some adjustments were made in the framework. To keep the data comparable over the reporting years, the adjustments have been implemented in the 2016, 2017, 2018 and 2019 datasets as well. For a detailed overview of the changes in the dataset, see Annex 1.

Internal and external performance are weighed equally as are the capitals within the internal, respectively external, sustainability domain. The framework considers the same classes for associations as used in the prototype framework of 2016.

2.2 Data sources

The data for the impact report on internal sustainability are mainly derived from the Dutch Human Environment and Transport Inspectorate (ILT), The Dutch national statistical office (CBS) and the most recent Aedes benchmark report (2020)⁶ on the performance of Dutch housing associations. A more detailed elaboration of data used for external sustainability impact is available in Mulder et al. (2020)⁷ from which table 2.1 is taken.

⁶ Aedes, 2020. Aedes Benchmark 2019; Individuele resultaten woningcorporaties.

⁷ Mulder, R., Dagevos, J., Verhoeven, L., & Paenen, S. (2020). BNG Bank Sustainability Bond for Dutch Housing Associations; Framework report 2020. PON/Telos report nr 205035.05, August 2020, Tilburg.

Table 2.1 Additional data sources for the external indicators used

Capital	Sources
Ecological Capital	Compendium voor de Leefomgeving, Centraal Bureau voor de Statistiek, CBS microdata, Emissieregistratie, Grootschalige Concentratiekaarten Nederland, WoonOnderzoek, RIVM, Risicokaart, KNMI, KRW portaal, Inspectie voor de Leefomgeving, Rioned, NOAA/NGDC, Nationale Databank Flora en Fauna, Rijkswaterstaat klimaatmonitor, lokale bronnen, RVO, ABF Research, Human Environment and Transport Inspectorate (ILT, Corpodata), Aedes report 'Corporations in Perspective', GGD, Atlas natuurlijk kapitaal
Economic capital	National Statistics (CBS), CBS microdata, Uitvoeringsinstituut Werknemersverzekeringen, LISA, IBIS, Compendium voor de Leefomgeving, BAK; PBL, Kamer van Koophandel, CROW, Human Environment and Transport Inspectorate (ILT, Corpodata), Aedes report 'Corporations in Perspective', eco-movement, Aedes datacentrum
Socio-cultural capital	National Statistics (CBS), CBS microdata, Waarstaatjegemeente.nl, Databank Verkiezingsuitslagen, Verkiezingkaart, Nationale Zorgtoeslag, Kernkaart, Uitvoeringsinstituut Werknemersverzekeringen, Erfgoed databank, BVI Stuurkubus, Kinderen in tel; VerweyJonker instituut, Inspectie voor het Onderwijs, Human Environment and Transport Inspectorate (ILT, Corpodata), Aedes report 'Corporations in Perspective', Aedes datacentrum, Rijkswaterstaat (Water, Verkeer en Leefomgeving)

Most of the external sustainability data has been collected on the level of the neighborhoods, as described in the elaborated framework report of 2020. After that, the data was recalculated and attributed to the housing associations via a model developed by Het PON & Telos. More detailed information about this model can be found in the elaborated framework reports⁸.

2.3 Elected housing associations

On the basis of the 2016 Framework report sustainable housing associations, a group of 92 associations was elected from the original group of 328 associations. However, four of the originally 92 elected associations were no longer taken in consideration in the first impact report of 2017.

- Stichting Woonservice Urbanus (L1723) has been fused with Woningstichting WoonWENZ (L0274), so Stichting Woonservice Urbanus is no longer in the group of elected associations.

⁸ Mulder, R., Dagevos, J., Verhoeven, L., & Paenen, S. (2020). BNG Bank Sustainability Bond for Dutch Housing Associations; Framework report 2020. PON/Telos report nr 205035.05, August 2020, Tilburg.

- Bernardus Wonen (elected) and Woningstichting Dinteloord (elected) have fused with Brabantse Waard (not elected) into the new housing association Woonkwartier. Therefore they left the selection.
- Alkemade Wonen (not elected) and Woningstichting Buitenlust (elected) fused into the new housing association MeerWonen.

Therefore, four of the original group of 92 associations have been transformed, resulting into a group of 88 elected housing associations for the 2017 impact report.

In 2018 the situation changed again. In total a group of 331 associations has been assessed. The group of elected associations further diminished from 88 in 2017 to 85 in reporting year 2018. This is the result of three fusions.

- Woningstichting Nijkerk (elected) merged with Stichting De Nieuwe Woning (not elected) and was therefore removed from the elected group.
- Woonstichting St. Joseph (elected) merged with Stichting Goed Wonen Liempde (elected). The new Woonstichting St. Joseph stays in the elected group.
- Woningstichting Kessel (elected) merged with Stichting Antares Woonservice (not elected) and thus left the elected group.

The same goes for the situation in 2019. In total a group of 320 associations has been assessed. The group of elected associations further diminished from 85 in 2018 to 82 in reporting year 2019. This is the result of three fusions.

- 'Wovesto' (L1857, elected) merged with 'Bouwvereniging Huis en Erf' (L0643, elected) into the new housing association 'Woonmeij' (L0643). Therefore the new housing association 'Woonmeij' is included in the elected group.
- 'Woonstichting Spaubeek' (L0264, elected) merged with 'stichting Zo Wonen' (L0269, not elected), and was therefore removed from the elected group.
- 'Woningbouwvereniging Lopik' (L1866, elected) merged with 'Goed wonen Benschop' (L1550, not elected) and 'woningbouwvereniging Oudewater' (L1892, not elected) into the new housing association 'De woningraat' (L1892). Therefore, the housing association was removed from the elected group.

The same goes for the situation in 2020. In total a group of 304 associations has been assessed. The group of elected associations further diminished from 82 in 2019 to 81 in reporting year 2020. This is the result of three fusions.

- 'De goede woning Driemond' (L1034), merged with 'Woningcorporatie Eigen Haard' (not elected), and was therefore removed from the elected group.

The 81 remaining associations have been assessed in this fourth impact report.

3 Overall performance of housing associations over 2016–2020

3.1 Sustainability performance of the elected housing associations over 2016–2020

Table 3.1 gives an overview of the general outcome over the past years. Values express the percentage points in achieving the sustainability goal for a certain aspect. The table presents the differences at the level of the total sustainability scores, the internal and external sustainability scores and the more detailed capital scores.

The group of 81 elected associations showed an improved total score in the reporting period 2016-2020 from 49.0 till 51.8, continuing the trend of past year.

A closer look at the more detailed data indicates that the improvement can be traced back both to the internal and the external sustainability field. The internal performance score increased over the past few years. This is mostly due to the big increase in the ecological capital. The score for ecology improved with 6.0 percentage points while the score for economy and socio-cultural only increased with 0.2 and 1.3 percentage points. The causes for these changes will be discussed in chapter 4.

Progress in the external sustainability field has a different profile. Here the ecological capital (air quality, noise annoyance, etc.) shows only a small improvement of 0.8 percentage points. Progress of external sustainability is almost entirely attributed to the economic capital (Labor, competitiveness, infrastructure, etc.) which improved with 6.5 percentage point over the period 2016-2020. This might be due to the economic growth in the past few years. A more in depth analyses will be executed in chapter 4.

Overall, these results are very positive and may be due to the general economic improvement in the country after earlier years of recession. Disclaimer to the economic growth is the recent global crisis of Covid19. Which will be expected to have a (large) impact in the socio-cultural and economic capital in the upcoming years.

Table 3.1 Overview of the differences in sustainability performance (% of achieving sustainability goals) of 81 elected housing associations over 2016–2020 compared with the total group (n=304)

Field and capital	Total 2016	Elected 2016	Total 2017	Elected 2017	Total 2018	Elected 2018	Total 2019	Elected 2019	Total 2020	Elected 2020	Total: Difference 2016-2020	Elected: Difference 2016-2020
Total	47.6	49.0	48.2	49.6	48.8	50.2	49.9	51.3	50.5	51.8	2.9	2.8
Internal	45.1	47.5	45.5	47.9	45.9	48.3	47.3	49.6	47.7	50.0	2.6	2.5
- Ecological	38.6	40.3	38.8	40.4	39.8	41.5	42.0	43.7	44.2	46.3	5.6	6.0
- Socio-cultural	47.4	50.5	47.3	50.5	47.8	51.0	49.5	52.7	48.5	51.8	1.1	1.3
- Economic	49.2	51.8	50.4	52.8	50.2	52.4	50.5	52.6	50.5	52.0	1.3	0.2
External	50.2	50.5	51.0	51.3	51.6	52.0	52.5	52.9	53.2	53.6	3.0	3.1
- Ecological	55.4	56.0	55.1	55.7	55.5	56.1	56.0	56.5	56.4	56.8	1.0	0.8
- Socio-cultural	49.1	49.2	50.7	51.1	50.7	51.1	50.9	51.5	50.8	51.3	1.7	2.1
- Economic	46.0	46.2	47.1	47.1	48.6	49.0	50.5	50.8	52.5	52.7	6.5	6.5

3.2 Differences between the group of elected associations and the total group over 2016–2020

Both the performance of the elected group and the total group of housing associations increase over the last few years. The group of 81 elected associations has managed to keep the lead in sustainability performance. The difference between the elected group and the total group of housing associations shrunk a little from 1.4 percentage points to 1.3 percentage points.

Looking into the underlying concepts of the sustainability score, it becomes clear that the difference between the elected and the total group slightly decreased in terms of the internal sustainability, but slightly increased in the external sustainability field. But these increases and decreases are both minimal.

An explanation for this might be that well performing housing associations have more means to invest in the improvement of the surrounding environment of their dwellings. The decreasing difference in internal sustainability might be due to the law of the handicap of a head start, or to the fact that low performing small housing associations tend to merge with big successful housing associations.

3.3 General statistics for the elected housing associations 2016–2020

From a general perspective, differences between the elected group of associations and the total group can also be compared. In table 3.2 a summary is given of the number of new housing units, the number of new tenants and the number of units with improvements in energy use realized in the period 2016-2020 for both groups of housing associations.

Table 3.2 General statistics of the 81 elected housing associations and the total group of associations (n=304) over 2016–2020

	Total 2016	Total 2017	Total 2018	Total 2019	Total: Difference 2016-2019	2016 - 2019 (%)	Elected 2016	Elected 2017	Elected 2018	Elected 2019	Elected: Difference 2016-2019	2016-2019 (%)
New houses developed	14,248	14,834	13,987	13,855	-393	-3	3,980	4,329	3,927	3,664	-316	-8
Allocations of new tenants	217,716	209,330	188,773	195,747	-21,969	-10	49,812	46,760	43,525	43,888	-5,924	-12
Dwellings	2,316,665	2,319,372	2,333,924	2,304,502	-12,163	-1	525,553	525,323	532,340	532,643	7090	1

Figure 3.1 Percentage of new houses developed

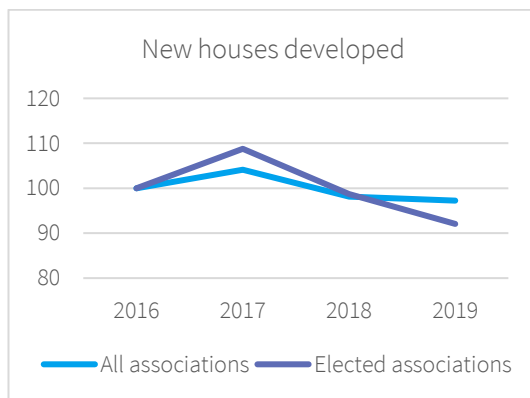


Figure 3.2 Percentage of new tenants

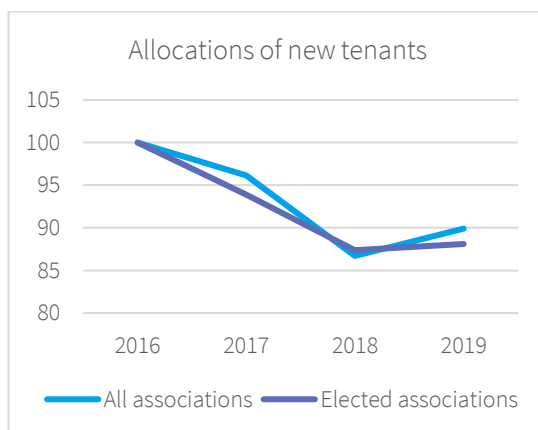


Figure 3.3 Percentage of new tenants

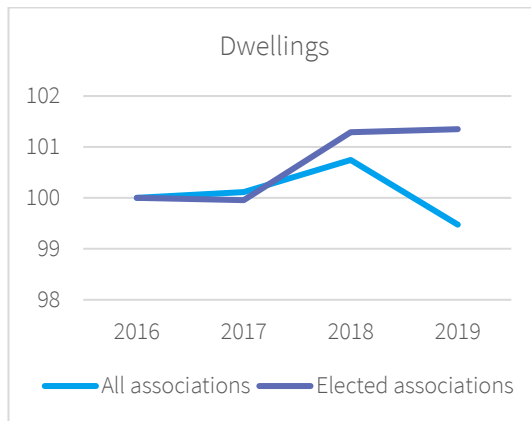


Table 3.2 shows that over the past three years, both the elected group and the total group has decreased the number of new houses realized. The decrease is lower for the elected associations.

4 Detailed analysis of the sustainability of elected associations

This chapter will look in more detail into the causes of the differences in sustainability scores identified in chapter 3.

4.1 Differences in internal sustainability

Internal sustainability improved from 2016 – 2020 with 2.5 percentage points for the elected associations and 2.6 percentage points for the total group. In the end, the group of elected associations still scored 2.3 percentage points higher than the total group on internal sustainability. The details are shown in table 4.1.

This table shows that the progress is quite significant for some of the stocks. The improvement in ‘safety and security’ which occurred in the past few years, is continuing. With a growth of 11.7 percentage points, this is the biggest improvement within the internal performance field. The reason for this improvement might be found in social exclusion theory⁹, which states that criminal (deviant) behavior is strongly related to unemployment and social participation. These stocks have improved greatly as well.

For the stock ‘loss of revenue’, the performance increased as well. This might be the consequence of the shortage of housing units on the housing market. People are struggling to find a suitable place to live, so the chances of loss of revenue due to vacancy are small. There are also big improvements in the ‘resources and waste’ and ‘energy’ stocks. This is a very welcome and important trend as these were the lowest scoring stocks in 2016. It seems that the pressure on housing associations from the UN Paris agreement on Climate and the UN Sustainable Development Goals, as well as the Dutch national policies to take climate action is starting to pay off.

⁹ CBS (2018). Armoede en Sociale Uitsluiting 2018. https://www.cbs.nl/-/media/_pdf/2018/03/armoede-en-sociale-uitsluiting-web.pdf

Table 4.1 Detailed differences at theme level over reporting years 2016–2020 for the elected associations group and the total group

Sustainability Field, and Theme	Total 2016	Elected 2016	Total 2020	Elected 2020	Total: Difference 2016-2020	Elected: Difference 2016-2020
Total score	47.6	49.0	50.5	51.8	2.9	2.8
Internal	45.1	47.5	47.7	50.0	2.6	2.5
- Energy	36.9	37.7	43.9	44.7	7.0	7.0
- Resources and Waste	40.2	42.9	44.6	47.9	4.4	5.0
- Physical and economic accessibility	47.7	49.1	44.1	46.7	-3.6	-2.4
- Living quality	47.4	52.6	43.4	46.6	-4.0	-6.0
- Safety and Security	38.8	41.0	49.4	52.7	10.6	11.7
- Residential satisfaction	56.6	60.3	58.1	61.8	1.5	1.5
- Corporational valuation	52.0	54.6	52.4	53.4	0.4	-1.2
- Future Constancy	45.2	47.2	45.6	46.0	0.4	-1.2
- Loss of revenue	49.2	51.8	50.5	52.0	1.3	0.2
External	50.2	50.5	53.2	53.6	3.0	3.1
- Air	58.7	59.5	61.0	61.6	2.3	2.1
- Annoyance and Emergencies	57.7	60.8	58.3	61.2	0.6	0.4
- Nature and Landscape	49.8	47.7	49.8	47.7	0.0	0.0
- Social Participation	47.0	49.1	47.8	49.9	0.8	0.8
- Economic Participation	40.7	42.9	43.4	45.8	2.7	2.9
- Arts and Culture	54.9	52.8	53.7	51.8	-1.2	-1.0
- Health	47.1	47.6	47.9	48.3	0.8	0.7
- Residential Environment	51.6	50.0	58.7	58.1	7.1	8.1
- Education	53.0	52.9	53.2	54.0	0.2	1.1
- Labor	37.0	37.7	53.4	54.7	16.4	17.0
- Competitiveness	47.8	46.9	51.2	50.2	3.4	3.3
- Infrastructure and Accessibility	53.3	53.9	53.1	53.4	-0.2	-0.5

The results also show that the satisfaction with 'living quality' has dropped for the elected housing associations by 6.0 percentage points. This is a notable result. The rent prices, as a percentage of the maximum permitted rent, increased evenly for both groups. This can be explained by current market conditions. Renting prices are increasing on a large scale everywhere. An interesting difference can be found in the expenses on the 'quality of life' indicator. Although the total group has a tendency to narrow the difference with the elected group, this process is rather slow. The elected group still outperforms the total group on every aspect of the internal sustainability score.

4.2 Differences in external sustainability

The external sustainability has been included in the analysis as social housing associations have a certain degree of influence on the quality of the neighborhood of their property. The direct influence by specific investments has however been limited by recent national policy decisions, but indirectly this influence still remains considerable. The impact analysis, as represented in table 4.1, indicates that in both groups the external sustainability score showed an improvement, which was a little bit more outspoken for the elected group of housing associations (3.1 versus 3.0).

A closer look at the underlying stocks shows that the performance in the 'labor' and 'residential environment' stocks grew most over the last few years. This is mainly due to the flourishing economy and growing political engagement in the Netherlands. The elected group increased even more than the total group in those two areas.

The stocks 'arts and culture' and 'infrastructure and accessibility' are however under pressure. For 'infrastructure and accessibility' the distance to main train stations increased, and the distance to main roads decreased. This might be due to the fact that new built dwellings are further away from city centers, and closer to highways that are surrounding the cities.

5 Specific performance of individual associations 2016–2020

This chapter will look into specific performance aspects of the associations in the elected group. Firstly, the impact of association typology on differences in performance will be discussed. Subsequently, elected associations showing the largest improvements or the greatest reductions will be presented.

5.1 Association typology and performance differences

The framework¹⁰ for the 2016 BNG Bank social housing bond has discussed 10 types of housing associations and their performance differences. Based on the impact data collected, differences for these 10 types of associations are presented in table 5.1.

Table 5.1 Impact of association typology on differences in sustainability performance

Typology	Total sustainability score 2016	Total sustainability score 2020	Difference 2016-2020
Small	50.7	54.0	3.3
Medium	50.4	52.8	2.4
Large	49.0	52.1	3.1
X-Large	46.6	49.3	2.7
One-family dwellings	49.9	52.5	2.6
High-rise buildings	47.4	50.7	3.3
Oldest property	47.8	50.6	2.8
Old property	48.6	51.8	3.2
New property	48.9	51.5	2.6
Newest property	49.7	52.6	2.9

* difference of this typology deviates significantly ($p < 0.05$) with the average difference of all elected associations

¹⁰ B.C.J. Zoeteman, R. Mulder and R. Smeets, A first framework for a BNG Bank Sustainable Social Housing Bond, Assessment from an integrated ecological, social, economic and governance point of view, Telos Report nr 16.145, 18 May 2016, Tilburg University, <http://www.telos.nl/Publicaties/PublicatiesRapporten/default.aspx#folder=571960>

All types of housing associations showed improvement in their sustainability score over the period 2016-2020. Small housing associations have the highest score in 2020, with an improvement of 3.3 percentage point. The lowest score can be found in the elected group of extra-large associations. With their improvement below average, this group is slightly under pressure. The only significant deviation was found in the progress of medium housing associations. They have improved at a significantly slower rate than the other elected associations. An explanation could be that they already improved the last few years and are in an impasse. The overall impression is that the sector is rapidly improving its sustainability performance for all types of associations.

5.2 Housing associations with the largest improvement over 2016-2020

Table 5.2 shows the 10 associations improving most over 2016-2020. Woningstichting Delden showed the biggest increase in sustainability score over the reported period. 'Stichting Jongeren Huisvesting Twente' is an corporation especially for students and youngsters between 18 and 30. They have a new precedent for sustainable housing¹¹. Woningstichting Salland are building a new kind of housing named the 'buitengewoonthuiswoning' which is available for single families who do not want or can live in bigger houses¹². Second they are building circular houses in corporation with the municipality in Olstergaard. This (amongst other things) resulted in an improved sustainability score.

Table 5.2 Ten elected associations showing largest sustainability improvement over 2016-2020

	Housing association		Sustainability score 2016	Sustainability score 2020	Difference
1	06032843	Wonen Delden	52.6	59.3	6.7
2	06062073	Stichting Jongeren Huisvesting Twente	46.3	52.8	6.5
3	38013279	Woningstichting SallandWonen	51.2	57.6	6.4
4	06056970	Stichting WBO Wonen	50.5	56.3	5.8
5	10016923	Stichting Waardwonen	51.5	57.1	5.6
6	10017157	Stichting Talis	47.3	52.7	5.4
7	06032993	R.K. Woningstichting Ons Huis	45.1	50.4	5.3
8	37030590	Woonstichting Langedijk	52.5	57.5	5.0
9	16024825	Woonstichting St. Joseph	48.5	53.4	4.9
10	17024184	Woonstichting 'thuis	47.4	51.9	4.5

¹¹ <https://www.sjht.nl/over-sjht/publicaties/Koersnotitie-Duurzaamheid-website.pdf>

¹² <https://www.sallandwonen.nl/over-ons/actueel/nieuwsarchief/kleine-huishoudens-vinden-droomplek-met-buitengewoonthuiswoningen/>

Figure 5.1 Buitengewoonhuiswoningen Salland wonen



5.3 Housing associations showing greatest reductions over 2016-2020

Almost all elected housing associations were able to improve their sustainability score (over 99%). Only seven associations decreased in score over the reported period, see table 5.3. For Christelijke Woongroep Marenland and Stichting Woongoed 2-duizend this might become a problem, since they are already below average in the elected group. Stichting Oosterpoort Wonen and Stichting Destion seeming to have some trouble with the law of the handicap of a head start, as they are still amongst the highest scoring social housing associations.

A more general overview of the differences in performance over 2016-2020 for the group of elected associations is given in Annex B. In Annex C sustainability changes over 2016-2020 for all 304 housing associations are given.

Table 5.3 Elected housing associations with the greatest reductions in sustainability performance over 2016–2020

	Housing association		Sustainability score 2016	Sustainability score 2020	Difference
1	02028562	Christelijke Woongroep Marenland	45.7	44.8	-0.9
2	10016860	Stichting Oosterpoort Wonen	52.5	52.5	0.0
3	13017362	Stichting Woongoed 2-Duizend	45.9	46.2	0.3
4	41012114	Stichting Huisvesting Vredewold	49.3	49.9	0.6
5	23028047	Stichting Lek en Waard Wonen	48.7	49.5	0.8
6	39036239	Woningstichting Goede Stede	47.1	48.0	0.9
7	23034176	Woongoed Goeree-Overflakkee	49.0	50.0	1.0
8	09086671	Woningstichting Barneveld	50.5	51.5	1.0
9	24108291	Stichting Woonbron	43.3	44.4	1.1
10	04017296	Stichting Domesta	46.0	47.1	1.1

6 Energy performance results within the group of elected associations

As the energy transition is at present at the forefront of (inter)national sustainability policies, this impact report will focus in particular on the indicators of relevance for the total energy score: electricity consumption, gas consumption, energy label of the rental unit, CO2 emissions of energy usage, energy improvements and the availability of solar power surface.

6.1 Housing associations showing highest improvement in energy performance between 2016–2020

Table 6.1 shows the 10 best performing housing associations for ‘energy’. In general a shift towards less electricity use is dominant, accompanied by increased use of solar panels. For energy improvements, the score can vary largely from year to year, as this is often realized in large projects.

Looking at the individual associations, the improvement of Woonstichting Langedijk stands out in particular. They were able to increase the score of electricity consumption by 48.1 percentage points.

The energy label is not always improved in this top 10 group. A reason is that not all units have been given a label in the past. This is obligatory at the moment that property changes of owner. The score can be negative when old property is changing owner. The score can be very positive when a new complex of rental units is delivered or an existing one is renovated.

Table 6.1 Ten housing associations with the highest energy performance differences over 2016-2020

	Elected Association	Electricity consumption (score)	Gas consumption (score)	Solar power (score)	Energy label (score)	CO2 emission of energy usage (score)	Energy improvements (score)	Total Energy Score	
		Difference 2016-2020	Difference 2016-2020	Difference 2016-2020	Difference 2016-2020	Difference 2016-2020	Difference 2016-2020	Difference 2016-2020	
1	34057863	Stichting Woonopmaat	38.6	-2	5.1	-7	0.7	75.1	18.4
2	06032993	R.K. Woningstichting Ons Huis	22.8	1.8	5.1	2	2.5	59.4	15.6
3	38023122	Woonstichting De Marken	33.3	9.6	2.7	17.1	0	30.4	15.5
4	23034176	Woongoed Goeree-Overflakkee	42.3	2	4.7	5.4	3.6	28.8	14.5
5	37030590	Woonstichting Langedijk	48.1	-0.5	4.3	9	5.7	19.7	14.4
6	38013279	Woningstichting SallandWonen	46.5	-3.6	6.3	3	1.8	31.9	14.3
7	16024825	Woonstichting St. Joseph	36.7	-5.9	3.2	9.4	0.7	37.5	13.6
8	06032843	Wonen Delden	25	0.2	6.2	9.5	6.8	29.9	12.9
9	06056970	Stichting WBO Wonen	29.8	5.2	4.4	7.4	1.3	28.1	12.7
10	10017041	Stichting Woonwaarts	35	-1.8	6.8	6.1	0	29.1	12.5

6.2 Housing associations showing lowest differences energy performance between 2016-2020

Finally, an overview of lowest improving elected associations on energy score is given in Table 6.2. For the explanations the same factors apply as discussed above. For energy improvements, the score can vary largely from year to year, as this is often realized in large projects. The lowest energy performance is mainly due to these fluctuations.

Table 6.2 Ten housing associations with the lowest energy performance differences over 2016-2020

	Elected Association	Electricity consumption	Gas consumption	Solar power	Energy label	CO2 emission of energy usage[1]	Energy improvements	Total Energy Score	
		Difference 2016-2020	Difference 2016-2020	Difference 2016-2020	Difference 2016-2020	Difference 2016-2020	Difference 2016-2020	Difference 2016-2020	
1	13017362	Stichting Woongoed 2-Duizend	8.8	-7.9	5.4	6.2	1.8	-63.2	-8.2
2	17024197	Woningstichting Woningbelang	2.1	-4.1	6.4	3.9	2.5	-16.1	-0.9
3	12012267	Stichting Destion	2.1	-7.3	4.9	9.5	-0.7	-12.9	-0.7
4	01031646	Wonen Zuidwest Friesland	17.6	-4.4	2.6	10.8	0.1	-30.8	-0.7
5	14021204	Woningstichting Voerendaal	1.5	0	12.6	9.3	0	-22.6	0.1
6	17058500	Stichting Woonbedrijf SWS.Hhvl	0.1	-6.6	5.4	4.9	0	0	0.6
7	17060165	Woningstichting de Zaligheden	3.5	-0.7	5.2	-1.7	-1.1	0	0.9

Annex A. Description of indicators used for this framework

Adjustments in indicator set

Adjustments in the dataset and framework can occur on a yearly basis. Changes in data availability, new scientific insights and changing policies are examples of reasons to reconsider or to adjust the framework. Because the datasets should be comparable over the different reporting years, adjustments are reconstructed for the previous years.

Within the dataset used for this report, three different kinds of changes were implemented. Some indicators have been added, some have been deleted from the analysis and some have been changed in definition. An overview of the adjustments is described in the next paragraphs.

Added indicators

- Industrial Risk; new data availability of industrial risk zones in living areas. Added to the Annoyance and Emergencies stock
- Noise disturbance neighbors; Noise disturbance by neighbors is a serious problem in highly dense neighborhoods. Added to the Annoyance and Emergencies stock
- Natural appearance; new data availability. Important for, amongst others, health, well-being, living quality, climate adaption and biodiversity. Added to the Nature and Landscape stock.
- Mental health care costs; New data availability. Added to the health stock
- Medicine use; New data availability. Added to the health stock
- Distance to recreational facilities; New insights. Leisure facilities are very important for well-being and quality of life. Added to the residential environment stock.

Deleted indicators

- Loss of rental income due to market conditions; no available data
- Personnel costs by rental revenues (DEAB); new scientific insights. This indicator was very hard to norm. When is the personnel cost vs. rental revenues sufficient? Especially for small social housing associations this is hard to figure out.
- Physically highly accessible dwellings; no available data

Changed indicators

- Total costs residential improvements; This now includes energy related improvements. Therefore it has been moved to the stock 'Energy'.
- For the indicators 'volunteer work' and 'Informal Caregiving' an new data source is used.

An overview of all the capitals, stocks and indicators can be found in the next tables.

Indicators used to describe the external sustainability performance

Capital	Stock	Indicator	calculation	Unit	aggregation
Ecology	Air	CO2 Emissions	Total CO2 emissions in kg per inhabitants	kg/inhabitant	District
Ecology	Air	NOx Emissions	Total nitrogen emissions in kg per inhabitants	kg/inhabitant	District
Ecology	Air	Particular matter emissions (pm 2.5)	Total particulate matter emissions in kg per inhabitants	kg/inhabitant	District
Ecology	Air	Concentration NOx	The average yearly concentration of nitrogen in the air in µg/m3	µg/m3	District
Ecology	Air	Concentration Particular Matter (pm 2.5)	The average yearly concentration of particulate matter in the air in µg/m3	µg/m3	District
Ecology	Annoyance and Emergencies	Light Intensity	Yearly emission of artificial light	nanoWatts/cm2/sr	Neighborhood
Ecology	Annoyance and Emergencies	Noise Intensity	Average background noise intensity	(Scale 1-8)	Neighborhood
Ecology	Annoyance and Emergencies	Earthquakes	The three-yearly moving average of the number of registered earthquakes in the area	Three-yearly average	Municipality
Ecology	Annoyance and Emergencies	Floods	Number of probable victims in case of a 100-year flood per squared kilometer	number of inhabitants	Municipality
Ecology	Annoyance and Emergencies	Urban heat islands	Yearly average temperature difference that occurs due to urban heat island effects	degrees celcius	Neighborhood
Ecology	Annoyance and Emergencies	Industrial risk	Average distance to a location with an industrial risk	Meter	Neighborhood
Ecology	Annoyance and Emergencies	Noise disturbance neighbours	Percentage of residents experiencing excessive noise disturbance from neighbors	%	Neighborhood
Ecology	Nature and Landscape	Distance to green space	The average distance of inhabitants to all forms of public green (e.g. (recreational) parks and public gardens)	km	Neighborhood
Ecology	Nature and Landscape	Distance to Recreational Water	The average distance of inhabitants to any form of recreational water	km	Municipality
Ecology	Nature and Landscape	Biodiversity	The total number of observed species in the area in a 10 year period	species/km2	Municipality
Ecology	Nature and Landscape	Natural appearance	Perceived green spaces in urban environments	score	Neighborhood
Socio-cultural	Social Participation	Volunteer work	The share of people that was enrolled in any form of volunteering in the past 12 months	%	Neighborhood
Socio-cultural	Social Participation	Turnout Municipal Elections	The turnout in the last municipal elections (2018)	%	Municipality
Socio-cultural	Social Participation	Informal Caregiving	The share of people that was enrolled in any form of informal care giving in the past 12 months	%	Neighborhood
Socio-cultural	Economic Participation	Financial reserves households	The share of households in possession of financial assets of 5,000 Euro or more (excluding real estate dept.)	%	Neighborhood
Socio-cultural	Economic Participation	Social Welfare Benefits	The share of the potential labor force that receives social assistance in the form of social welfare benefits.	%	Neighborhood
Socio-cultural	Economic Participation	Poor Households	The share of households with a household income below 105% of the social minimum	%	Neighborhood
Socio-cultural	Arts and Culture	Performing Arts & Cinema's	Average distance per inhabitant to for instance a theater or cinema.	km	Neighborhood
Socio-cultural	Arts and Culture	Distance to museums	Average distance per inhabitant to a museum.	km	Neighborhood
Socio-cultural	Health	Insufficient Exercise	Share of the inhabitants that does not meet the requirements of sufficient physical activity	%	Neighborhood

Capital	Stock	Indicator	calculation	Unit	aggregation
Socio-cultural	Health	Risky Behavior	the share of the inhabitants that show risky behavior (heavy smokers or drinkers)	%	Neighborhood
Socio-cultural	Health	Distance to General Practitioner	Average distance per inhabitant to a general practitioner.	km	Neighborhood
Socio-cultural	Health	Life expectancy at Birth	The regional life expectancy at birth	Year	Municipality
Socio-cultural	Health	Perceived health	The share of inhabitants that assesses their own health as 'good' or 'very good'	%	Neighborhood
Socio-cultural	Health	Mental health care costs	Average mental health care costs per inhabitant	Euro	Neighborhood
Socio-cultural	Health	Medicine use	Average number of different medicines in use per inhabitant	Number	Neighborhood
Socio-cultural	Residential Environment	Distance to accommodation or food facility	Average distance per inhabitant to catering facilities like restaurants or bars.	km	Neighborhood
Socio-cultural	Residential Environment	Distance to Daily Goods and Services	Average distance per inhabitant to shops who provide daily goods and services.	km	Neighborhood
Socio-cultural	Residential Environment	Satisfaction with Living Environment	The share of inhabitants that is satisfied with the living environment	%	Municipality
Socio-cultural	Residential Environment	Distance to recreational facilities	Average distance per household to recreational facilities	Km	Neighborhood
Socio-cultural	Education	Distance to Elementary School	Average distance per inhabitant to the closest elementary school.	km	Neighborhood
Socio-cultural	Education	Distance to Secondary Education	Average distance per inhabitant to the closest school for secondary education	km	Neighborhood
Socio-cultural	Education	Early leavers education	The share of people that leaves the education circuit without a diploma	%	Municipality
Socio-cultural	Education	Education Level	The share of low educated people in the 18+ population (excluding students)	%	Neighborhood
Economic	Labor	Unemployment rate	percentage of unemployed people in the potential labor force	%	Municipality
Economic	Labor	Active Labor force	The share of the potential work force that is currently active in the labor market	%	Neighborhood
Economic	Compatitiveness	Vacant Retail Space	The share vacant retail space	%	Municipality
Economic	Compatitiveness	Gross Regional Product per Capita	The total regional production divided by the number of inhabitants resulting in a regional version of gross domestic product (GDP)	index	Municipality
Economic	Compatitiveness	Rate higher educated people	The total share of highly educated people	%	Neighborhood
Economic	Infrastructure and Accessibility	Access to Train Station	Average distance per inhabitant to the closest train station with a connection to the domestic railway network.	km	Neighborhood
Economic	Infrastructure and Accessibility	Access to Main Roads	Average distance per inhabitant to the closest main road access point.	km	Neighborhood
Ecology	Energy	Electricity Consumption Rental Houses	Average electricity consumption of rental houses	kWh/dwelling	Neighborhood
Ecology	Energy	Gas Consumption Rental Houses	Average Gas Consumption of Rental Houses	m3	Neighborhood

Capital	Stock	Indicator	calculation	Unit	aggregation
Ecology	Energy	Solar Energy	Average installed capacity of solar (PV) panels per address (kW peak)	Installed capacity/dwelling	District

Indicators used to describe the internal sustainability performance

Capital	Stock	Indicator	calculation	Unit	aggregation
Ecology	Energy	Energy label index	This indicator represents the % of housing units of an association with a certain energy label. Based on scores attributed to the labels (AAA=0.505, AA=0.705, A=1.005, B=1.305, C=1.605, D=1.955, E=2.255, F=2.555, G=2.7.) The weighted average score of all housing units of the association is calculated.	index	Housing association
Ecology	Energy	CO2 emission of energy usage	Average co2 emission of the energy used for heating the dwellings. (gas-consumption and external heat supply)	kg/m2	Housing association
Ecology	Energy	Total costs residential improvements	Total costs of residential improvements per rental unit (energy measures and accessibility for elderly people)	€/rental unit	Housing association
Ecology	Resources and Waste	Total household waste	Total amount of household waste produced in kg per inhabitant	kg/inhabitant	Municipality
Ecology	Resources and Waste	General household Waste	Total amount of residual waste produced in kg per inhabitant	kg/inhabitant	Municipality
Ecology	Resources and Waste	Organic Waste	Total amount of organic waste produced in kg per inhabitant	kg/inhabitant	Municipality
Ecology	Resources and Waste	Glass waste	Total amount of packaging glass collected in kg per inhabitant	kg/inhabitant	Municipality
Ecology	Resources and Waste	Paper and Cardboard Waste	Total amount paper and cardboard waste in kg per inhabitant	kg/inhabitant	Municipality
Ecology	Resources and Waste	Plastic waste	Total amount of plastic waste in kg per inhabitant	kg/inhabitant	Municipality
Economic	Corporational valuation	Average amount of points in housing valuation system	Condition-score based on the NEN 2767 norms for housing	score	Housing association
Economic	Corporational valuation	Loan to value	The ratio of the long term debts and the standardized association exploitation value.	€	Housing association
Economic	Corporational valuation	Standardized corporation value	sStandardized association exploitation value	€/rental unit	Housing association
Economic	Corporational valuation	Standardized corporation value per rental unit	sStandardized association exploitation value per rental unit	€	Housing association
Economic	Future Constancy	Electric Vehicle Charging Station	Total amount of (semi-)public charging stations for electronic vehicles	charging stations/10,000 inhabitants	Neighborhood
Economic	Future Constancy	New housing units prognosis	Expected revenues from new housing units realized over 2017-2021 as a percentage of the current revenues from rent	%	Housing association
Economic	Future Constancy	New housing units realized	Number of newly constructed housing units to be rented as percentage of the total stock exploited in the reporting year. Newly constructed units destined for	%	Housing association

Capital	Stock	Indicator	calculation	Unit	aggregation
			direct sale or for rental by third parties are excluded from this figure		
Economic	Future Constancy	Remaining lifespan of property	The remaining lifespan of property is a standardized measure under the auspices of the CFV (Dutch: Centraal Fonds Volkshuisvesting) representing with a margin of 3 years the average remaining lifespan of the property of a association	Year	Housing association
Economic	Future Constancy	Interest coverage ratio	Interest coverage ratio is based on net cash flow-, national government contributions, corporate income tax, levies special project support and sanitation, divided by payed interest minus interest collected	ratio	Housing association
Economic	Future Constancy	Solvency ratio	Measures the resistivity of the housing association in relation to the total capital.	ratio	Housing association
Economic	Loss of revenue	Loss of rental income due to vacancy	This indicator relates to vacancy as a result of the execution of projects	%	Housing association
Economic	Loss of revenue	Rent arrears	The percentage of the annual rent that is missed by outstanding rental arrears	%	Housing association
Socio-cultural	Physical and economic accessibility	Share of affordable dwellings	The share of affordable and low cost dwellings suitable to provide housing to low income households within the regional market	%	Housing association
Socio-cultural	Physical and economic accessibility	Total allocations within income limits	Two-yearly average of the percentage of allocations within the income limits of the Wht	%	Housing association
Socio-cultural	Physical and economic accessibility	Conformity of dwellings and target group	Match between the housing stock of a corporation with regard to the target group in the area of the possession of the housing association	%	Housing association
Socio-cultural	Living quality	Expenses on quality of life	Expenses on quality of the living environment (social and physical activities) per rental unit	€/rental unit	Housing association
Socio-cultural	Living quality	Rent price as a percentage of the maximum permitted rent	Average rental price of the DEAB-dwellings divided by the number of points in the housing condition assessment (NEN 2767)	%	Housing association
Socio-cultural	Living quality	Rental price in percentage of the assessed value	Rental price in percentage of the assessed value	%	Housing association
Socio-cultural	Safety and Security	Property Crimes	The number of arrested suspects for property related crimes per 10,000 inhabitants	crimes/10,000 inhabitants	Neighborhood
Socio-cultural	Safety and Security	Road Safety	The number of deaths or heavily wounded victims of traffic incidents per 1,000 inhabitants	crimes/10,000 inhabitants	Neighborhood
Socio-cultural	Safety and Security	Vandalism	The number of arrested suspects for vandalism per 10,000 inhabitants	crimes/10,000 inhabitants	Neighborhood
Socio-cultural	Safety and Security	Violent and sexual offences	The number of arrested suspects for violent crimes or sexual assaults per 10,000 inhabitants	crimes/10,000 inhabitants	Neighborhood
Socio-cultural	Residential satisfaction	Assessment of dwelling quality	Index between the assessed dwelling quality and the reference value of the Dutch national average	index	Housing association
Socio-cultural	Residential satisfaction	Tenants' rating of social housing bond	Tenants' rating of social housing bond (1-10)	scale (1-10)	Housing association
Socio-cultural	Residential satisfaction	Rating of tenants with repair request	Tenants' rating of social housing bond (1-10), after a repair request	scale (1-10)	Housing association

Annex B. Sustainability progress of elected housing associations

	Housing Association	Total sustainability score 2016	Total sustainability score 2020	Difference 2016-2020
6032843	Wonen Delden	52.6	59.3	6.7
6062073	Stichting Jongeren Huisvesting Twente	46.3	52.8	6.5
38013279	Woningstichting SallandWonen	51.2	57.6	6.4
6056970	Stichting WBO Wonen	50.5	56.3	5.8
10016923	Stichting Waardwonen	51.5	57.1	5.6
10017157	Stichting Talis	47.3	52.7	5.4
6032993	R.K. Woningstichting Ons Huis	45.1	50.4	5.3
37030590	Woonstichting Langedijk	52.5	57.5	5
16024825	Woonstichting St. Joseph	48.5	53.4	4.9
17024184	Woonstichting 'thuis	47.4	51.9	4.5
10022513	Woonstichting Gendt	52.5	56.9	4.4
41188040	Woningstichting Leusden	53.7	58.1	4.4
14614646	Stichting Krijtland Wonen	47.2	51.5	4.3
18111768	Casade	45.9	50	4.1
9044267	Woonstichting Vryleve	46.3	50.3	4
8025640	Ons Huis, Woningstichting	49.3	53.2	3.9
6033220	Woningstichting Domijn	43.8	47.5	3.7
38023122	Woonstichting De Marken	50.8	54.5	3.7
18014093	Stichting TBV	47.1	50.8	3.7
6032887	Woningstichting Tubbergen	52.1	55.8	3.7
17060165	Woningstichting de Zaligheden	49.6	53.3	3.7
41215563	Woonstichting De Key	47.4	51	3.6
14021204	Woningstichting Voerendaal	54.2	57.8	3.6
30136131	Stichting Mitros	47.3	50.8	3.5
4034448	Stichting Woonservice Drenthe	47.6	51.1	3.5
31014997	Stichting Vallei Wonen	54.3	57.7	3.4
17024194	Stichting Goed Wonen	51.2	54.6	3.4
27090567	Stichting De Goede Woning	46	49.4	3.4
22015002	R&B Wonen	48	51.2	3.2
5047482	Woningstichting SWZ	49.4	52.6	3.2
34057863	Stichting Woonopmaat	48.1	51.3	3.2
9055271	Stichting Woonstede	49.2	52.3	3.1
27212938	Stichting 3B Wonen	48.7	51.7	3
5042873	Stichting Openbaar Belang	48.7	51.7	3
16046495	Stichting Woonwijze	53.9	56.8	2.9
1031925	Stichting WoonFriesland	43.5	46.3	2.8
27212730	Stichting Rondom Wonen	49.5	52.3	2.8
30040468	Woonstichting Jutphaas	48.4	51.1	2.7

	Housing Association	Total sustainability score 2016	Total sustainability score 2020	Difference 2016-2020
17024197	Woningstichting Woningbelang	50.6	53.2	2.6
9056706	Stichting Woonservice IJsselland	49.1	51.7	2.6
17038530	Stichting woCom	45.8	48.4	2.6
16045467	Stichting Wonen Vierlingsbeek	50.7	53.3	2.6
9051283	Stichting Wonion	47.9	50.4	2.5
32032703	Stichting Woningcorporaties Het Gooi en Omstreken	50.6	53.1	2.5
10017041	Stichting Woonwaarts	47.2	49.7	2.5
16024073	Woonmeij	49.6	52.1	2.5
18030601	Tiwos, Tilburgse Woonstichting	46.8	49.3	2.5
40236239	Woningstichting Compaen	46.1	48.6	2.5
41133736	Stichting Waterweg Wonen	44.8	47.3	2.5
41041780	Stichting ProWonen	50.8	53.2	2.4
1032035	Stichting Wonen Noordwest Friesland	47.4	49.8	2.4
5047324	Woonstichting Vechthorst	55.1	57.5	2.4
40156630	Stichting KleurrijkWonen	46.1	48.5	2.4
22025529	Regionale Woonstichting Samenwerking	48.5	50.8	2.3
17058500	Stichting Woonbedrijf SWS.Hhvl	48	50.3	2.3
1031646	Wonen Zuidwest Friesland	49.6	51.9	2.3
9002855	de Woningstichting	52.4	54.5	2.1
36005091	Stichting Woningbeheer De Vooruitgang	52.8	54.8	2
1031631	Stichting voorheen De Bouwvereniging	49.9	51.9	2
14615881	Woningstichting Meerssen	50.3	52.3	2
16024144	Stichting BrabantWonen	46.3	48.1	1.8
8025155	Stichting IJsseldal Wonen	54.2	55.9	1.7
18115616	Woonstichting Land van Altena	48.5	50.1	1.6
12012267	Stichting Destion	51	52.5	1.5
39047475	Woonstichting Centrada	44.6	46.1	1.5
6033011	Stichting Reggewoon	53.6	55.1	1.5
12012275	Stichting Woonwenz	46.8	48.2	1.4
41023459	Stichting Harmonisch Wonen	44	45.4	1.4
37080102	Stichting Woonwaard Noord-Kennemerland	49.1	50.5	1.4
41042105	Woningstichting Nijkerk	55.7	57.1	1.4
23036526	Stichting Rhiant	50.3	51.5	1.2
4017296	Stichting Domesta	46	47.1	1.1
24108291	Stichting Woonbron	43.3	44.4	1.1
9086671	Woningstichting Barneveld	50.5	51.5	1
23034176	Woongoed Goeree-Overflakkee	49	50	1
39036239	Woningstichting Goede Stede	47.1	48	0.9
23028047	Stichting Lek en Waard Wonen	48.7	49.5	0.8

	Housing Association	Total sustainability score 2016	Total sustainability score 2020	Difference 2016-2020
41012114	Stichting Huisvesting Vredewold	49.3	49.9	0.6
13017362	Stichting Woongoed 2-Duizend	45.9	46.2	0.3
10016860	Stichting Oosterpoort Wonen	52.5	52.5	0
2028562	Christelijke Woongroep Marenland	45.7	44.8	-0.9

Annex C. Sustainability changes over 2016–2020 of all 304 housing associations

	Housing Association	Total sustainability score 2016	Total sustainability score 2020	Difference 2016-2020
06032903	Almelose Woningstichting Beter Wonen	44.1	47.3	3.2
09051070	Baston Wonen Stichting	47.5	48.2	0.7
10016920	Bouwwerening Huis en Hof Nijmegen	47.6	53.2	5.6
24107608	Bouwwerening Onze Woning	42.9	43.8	0.9
34069796	Brederode Wonen	47.2	51.9	4.7
18111768	Casade	45.9	50.0	4.1
41080979	Charlotte Elisabeth van Beuningen Stichting	53.0	59.3	6.3
39049354	Chr. Woonstichting Patrimonium	54.4	55.1	0.7
06032990	Christelijke Woningstichting De Goede Woning	52.6	56.6	4
02028302	Christelijke Woningstichting Patrimonium	49.9	51.4	1.5
02028562	Christelijke Woongroep Marenland	45.7	44.8	-0.9
30070521	De Woningraat	48.2	48.8	0.6
09002855	de Woningstichting	52.4	54.5	2.1
08025175	De Woonmensen / SJA	48.1	49.8	1.7
27220173	DUWO	47.4	51.5	4.1
23031811	FidesWonen	47.6	50.0	2.4
29012831	Groen Wonen Vlist	49.7	53.3	3.6
23036284	HW Wonen	47.2	50.3	3.1
20024605	Laurentius	45.0	47.9	2.9
22014935	l'escaut woonservice	45.1	48.2	3.1
39024407	Mercatus	45.5	51.8	6.3
28023096	Noordwijkse Woningstichting	51.1	53.2	2.1
08025640	Ons Huis, Woningstichting	49.3	53.2	3.9
30039668	Patrimonium woonservice	49.4	52.8	3.4
34061728	Pré Wonen	45.7	48.5	2.8
30039004	Provides	48.6	50.5	1.9
22015002	R&B Wonen	48.0	51.2	3.2
30039108	R.K. Woningbouwvereniging Zeist	48.6	51.4	2.8
06032993	R.K. Woningstichting Ons Huis	45.1	50.4	5.3
22025529	Regionale Woonstichting Samenwerking	48.5	50.8	2.3
38009327	Rentree	48.5	54.2	5.7
27101650	Rijswijk Wonen	47.6	48.7	1.1

	Housing Association	Total sustainability score 2016	Total sustainability score 2020	Difference 2016-2020
09055542	Sité Woondiensten	49.4	52.1	2.7
27212938	Stichting 3B Wonen	48.7	51.7	3
02319720	Stichting Acantus	43.5	45.1	1.6
01031591	Stichting Accolade	47.0	49.4	2.4
04017657	Stichting Actium	45.6	47.7	2.1
20024511	Stichting Alwel	44.4	48.6	4.2
12012288	Stichting Antares Woonservice	45.2	47.8	2.6
27212889	Stichting Arcade mensen en wonen	47.0	48.1	1.1
16024880	Stichting Area	49.3	52.4	3.1
05024541	Stichting Beter Wonen	53.8	58.8	5
30002710	Stichting Bo-Ex '91	47.2	51.9	4.7
16024144	Stichting BrabantWonen	46.3	48.1	1.8
11011328	Stichting christelijke Woningcorporatie	43.9	46.9	3
21011288	Stichting Clavis	41.7	45.2	3.5
39048769	Stichting de Alliantie	47.1	49.8	2.7
02033859	Stichting De Delthe	47.2	48.5	1.3
27090567	Stichting De Goede Woning	46.0	49.4	3.4
02028153	Stichting De Huismeesters	49.5	49.6	0.1
24177789	Stichting De Leeuw van Putten	40.5	42.3	1.8
36004130	Stichting De Woonschakel Westfriesland	49.1	53.5	4.4
05003860	Stichting deltaWonen	49.1	52.7	3.6
12012267	Stichting Destion	51.0	52.5	1.5
04017296	Stichting Domesta	46.0	47.1	1.1
32023773	Stichting Dudok Wonen	48.6	51.3	2.7
28042168	Stichting Dunavie	51.3	54.2	2.9
04031659	Stichting Eelder Woningbouw	52.6	55.1	2.5
31015064	Stichting Eemland Wonen	49.7	50.7	1
34009775	Stichting Elan Wonen	47.9	49.8	1.9
01031575	Stichting Elkien	44.4	46.3	1.9
23027876	Stichting Fien Wonen	50.3	52.4	2.1
17024194	Stichting Goed Wonen	51.2	54.6	3.4
30039900	Stichting GroenWest	47.5	51.3	3.8
30038801	Stichting Habion	44.4	46.3	1.9
41023459	Stichting Harmonisch Wonen	44.0	45.4	1.4
24108317	Stichting Havensteder	40.4	43.1	2.7
30086686	Stichting Heuvelrug Wonen	51.9	56.4	4.5
41012114	Stichting Huisvesting Vredewold	49.3	49.9	0.6
09070389	Stichting Idealis	55.7	60.7	5
08025155	Stichting IJsseldal Wonen	54.2	55.9	1.7

	Housing Association	Total sustainability score 2016	Total sustainability score 2020	Difference 2016-2020
36003604	Stichting Intermaris	45.5	47.7	2.2
06062073	Stichting Jongeren Huisvesting Twente	46.3	52.8	6.5
14614646	Stichting Krijtland Wonen	47.2	51.5	4.3
41129724	Stichting Laurens Wonen	41.9	45.5	3.6
02028826	Stichting Lefier	42.2	45.0	2.8
23028047	Stichting Lek en Waard Wonen	48.7	49.5	0.8
23036735	Stichting Lekstedewonen	43.2	48.0	4.8
01031931	Stichting Lyaemer Wonen	47.8	52.4	4.6
24218464	Stichting Maasdelta Groep	42.5	43.4	0.9
28032485	Stichting MeerWonen	50.8	52.8	2
41032244	Stichting Mijande Wonen	50.9	52.9	2
30136131	Stichting Mitros	47.3	50.8	3.5
31036365	Stichting Mooiland	45.0	49.4	4.4
29012913	Stichting Mozaiek Wonen	46.5	51.0	4.5
02028204	Stichting Nijestee	49.3	51.8	2.5
31014972	Stichting Omnia Wonen	48.0	51.2	3.2
39024884	Stichting Oost Flevoland Woondiensten	47.5	51.3	3.8
10016860	Stichting Oosterpoort Wonen	52.5	52.5	0
05042873	Stichting Openbaar Belang	48.7	51.7	3
24185744	Stichting Ouderenhuisvesting Rotterdam	43.8	45.8	2
35010382	Stichting Parteon	43.0	45.5	2.5
16049902	Stichting PeelrandWonen	49.8	52.5	2.7
09043274	Stichting Plavei	45.5	48.4	2.9
23032248	Stichting Poort6	46.4	48.8	2.4
30038487	Stichting Portaal	45.2	49.4	4.2
41041780	Stichting ProWonen	50.8	53.2	2.4
24107420	Stichting QuaWonen	47.7	52.4	4.7
06033011	Stichting Reggewoon	53.6	55.1	1.5
30141504	Stichting Rhenam Wonen	51.8	53.6	1.8
23036526	Stichting Rhiant	50.3	51.5	1.2
28023118	Stichting Rijnhart Wonen	49.9	54.0	4.1
27212730	Stichting Rondon Wonen	49.5	52.3	2.8
17024183	Stichting Sint Trudo	45.7	48.7	3
41055121	Stichting SSHN	48.7	54.0	5.3
33011078	Stichting Stadgenoot	48.0	51.0	3
20038082	Stichting Stadlander	44.4	46.0	1.6
27070802	Stichting Staedion	43.7	45.2	1.5
30092565	Stichting Studenten Huisvesting	47.9	51.8	3.9
23036310	Stichting Tablis Wonen	45.6	49.1	3.5

	Housing Association	Total sustainability score 2016	Total sustainability score 2020	Difference 2016-2020
10017157	Stichting Talis	47.3	52.7	5.4
18014093	Stichting TBV	47.1	50.8	3.7
20024594	Stichting Thuisvester	45.9	47.1	1.2
01031632	Stichting Thús Wonen	47.0	48.0	1
23006058	Stichting Trivire	45.2	47.7	2.5
02036488	Stichting Uithuizer Woningbouw	48.2	49.8	1.6
08012356	Stichting UWON	50.8	52.3	1.5
31014997	Stichting Valleï Wonen	54.3	57.7	3.4
34090425	Stichting Velison Wonen	43.2	47.0	3.8
29034021	Stichting Vestia	40.6	44.1	3.5
27212980	Stichting Vidomes	44.2	49.2	5
09031467	Stichting Vivare	45.8	48.8	3
06032802	Stichting Viverion	51.2	56.2	5
09063142	Stichting Volkshuisvesting Arnhem	44.2	45.5	1.3
01031631	Stichting voorheen De Bouwvereniging	49.9	51.9	2
10016923	Stichting Waardwonen	51.5	57.1	5.6
41133736	Stichting Waterweg Wonen	44.8	47.3	2.5
06056970	Stichting WBO Wonen	50.5	56.3	5.8
06032957	Stichting Welbions	48.2	52.3	4.1
14021286	Stichting Weller Wonen	44.4	47.0	2.6
05047339	Stichting Wetland Wonen Groep	49.2	53.9	4.7
17038530	Stichting woCom	45.8	48.4	2.6
02040386	Stichting Wold & Waard	47.9	52.2	4.3
27212813	Stichting Wonen Midden-Delfland	55.4	57.2	1.8
01032035	Stichting Wonen Noordwest Friesland	47.4	49.8	2.4
16045467	Stichting Wonen Vierlingsbeek	50.7	53.3	2.6
27212687	Stichting Wonen Wateringen	48.4	53.2	4.8
14614645	Stichting Wonen Wittem	48.0	50.3	2.3
13011993	Stichting Wonen Zuid	45.6	48.0	2.4
20067125	Stichting WonenBreburch	45.3	50.3	5
34099987	Stichting Woningbedrijf Velsen	45.6	45.7	0.1
11011893	Stichting Woningbeheer Betuwe	47.0	50.4	3.4
36005091	Stichting Woningbeheer De Vooruitgang	52.8	54.8	2
01031614	Stichting Woningbouw achtkarspelen	46.4	48.9	2.5
09056559	Stichting Woningcorporatie Plicht Getrouw	47.2	50.5	3.3
10016880	Stichting Woningcorporatie WoonGenoot	50.0	52.3	2.3

	Housing Association	Total sustainability score 2016	Total sustainability score 2020	Difference 2016-2020
32032703	Stichting Woningcorporaties Het Gooi en Omstreken	50.6	53.1	2.5
09051283	Stichting Wonion	47.9	50.4	2.5
38013096	Stichting Woonbedrijf ieder1	48.7	51.5	2.8
17058500	Stichting Woonbedrijf SWS.Hhvl	48.0	50.3	2.3
04031749	Stichting Woonborg	47.4	52.8	5.4
24108291	Stichting Woonbron	43.3	44.4	1.1
36001723	Stichting Wooncompagnie	45.4	50.2	4.8
41126255	Stichting WoonCompas	40.8	44.5	3.7
04024478	Stichting Woonconcept	50.0	51.8	1.8
28073027	Stichting Woondiensten Aarwoude	47.8	50.3	2.5
36000577	Stichting Woondiensten Enkhuizen	49.3	51.9	2.6
28023102	Stichting Woonforte	47.5	50.3	2.8
01031925	Stichting WoonFriesland	43.5	46.3	2.8
13017362	Stichting Woongoed 2-Duizend	45.9	46.2	0.3
22014999	Stichting Woongoed Middelburg	49.1	51.8	2.7
21013149	Stichting Woongoed Zeeuws-Vlaanderen	43.6	47.4	3.8
30039138	Stichting Woongoed Zeist	46.0	49.8	3.8
17007288	Stichting Wooninc.	42.5	46.8	4.3
27082731	Stichting WoonInvest	46.8	48.6	1.8
23060266	Stichting Woonkracht10	44.7	47.0	2.3
20050013	Stichting Woonkwartier	44.9	47.4	2.5
18114807	Stichting Woonlinie	48.7	53.2	4.5
34057863	Stichting Woonopmaat	48.1	51.3	3.2
41022121	Stichting Woonpalet Zeewolde	48.9	53.6	4.7
17076031	Stichting Woonpartners	45.0	46.5	1.5
41134252	Stichting Woonplus Schiedam	42.7	44.7	2
14614656	Stichting Woonpunt	41.8	45.1	3.3
04034448	Stichting Woonservice Drenthe	47.6	51.1	3.5
09056706	Stichting Woonservice IJsselland	49.1	51.7	2.6
18115871	Stichting Woonservice Meander	48.0	50.6	2.6
24041502	Stichting Woonstad Rotterdam	42.5	43.4	0.9
09055271	Stichting Woonstede	49.2	52.3	3.1
37030575	Stichting Woontij	46.4	47.6	1.2
18115545	Stichting Woonveste	47.7	50.8	3.1
24108743	Stichting Woonvisie	45.1	48.4	3.3
37080102	Stichting Woonwaard Noord-Kennemerland	49.1	50.5	1.4
10017041	Stichting Woonwaarts	47.2	49.7	2.5

	Housing Association	Total sustainability score 2016	Total sustainability score 2020	Difference 2016-2020
12012275	Stichting Woonwenz	46.8	48.2	1.4
16046495	Stichting Woonwijze	53.9	56.8	2.9
33107894	Stichting Woonzorg Nederland	42.4	45.6	3.2
35010466	Stichting WormerWonen	48.2	52.1	3.9
41212857	Stichting Ymere	46.7	49.5	2.8
35010383	Stichting Zaandams Volkshuisvesting	43.7	45.9	2.2
16024737	Stichting Zayaz	45.2	50.0	4.8
14021205	Stichting ZO Wonen	44.3	46.1	1.8
40156630	Stichtng KleurrijkWonen	46.1	48.5	2.4
18030601	Tiwos, Tilburgse Woonstichting	46.8	49.3	2.5
37030892	Van Alckmaer voor Wonen	47.0	48.6	1.6
30038986	Veenendaalse Woningstichting	50.0	55.7	5.7
41041816	Veluwonen	49.3	53.3	4
30038910	Viveste	53.1	55.6	2.5
27070711	Wassenaarsche Bouwstichting	47.5	49.1	1.6
24108729	WBV Poortugaal	46.1	50.2	4.1
06032843	Wonen Delden	52.6	59.3	6.7
01031646	Wonen Zuidwest Friesland	49.6	51.9	2.3
23036410	Woningbouwstichting "Beter Wonen"	49.0	49.2	0.2
30040154	Woningbouwstichting Cothen	52.8	54.0	1.2
29012915	Woningbouwstichting 'Samenwerking'	47.0	50.4	3.4
22015083	Woningbouwvereniging Arnemuiden	49.3	53.4	4.1
17024192	Woningbouwvereniging Bergopwaarts	47.7	53.2	5.5
29012827	Woningbouwvereniging Beter Wonen	47.7	51.7	4
23033882	Woningbouwvereniging Beter Wonen	46.3	49.2	2.9
37030918	Woningbouwvereniging Beter Wonen	46.4	48.8	2.4
23034266	Woningbouwvereniging Beter Wonen Goedereede	48.1	51.5	3.4
11020332	Woningbouwvereniging De Goede Woningen - Neerijnen	44.7	48.5	3.8
28028654	Woningbouwvereniging De Sleutels van Zijl en Vliet	49.1	51.6	2.5
28023105	Woningbouwvereniging Habeko Wonen	48.4	51.7	3.3
23037112	Woningbouwvereniging Heerjansdam	44.6	47.1	2.5
24108268	Woningbouwvereniging Hoek van Holland	44.0	44.9	0.9
30038949	Woningbouwvereniging Maarn	49.5	54.9	5.4
35017759	Woningbouwvereniging Oostzaanse Volkshuisvesting	48.5	52.5	4

	Housing Association	Total sustainability score 2016	Total sustainability score 2020	Difference 2016-2020
29013498	Woningbouwvereniging Reeuwijk	48.7	53.5	4.8
40594387	Woningbouwvereniging Rosehaghe	45.8	50.3	4.5
27070397	Woningbouwvereniging St. Willibrordus	50.8	51.7	0.9
30039075	Woningbouwvereniging Utrecht	45.9	49.7	3.8
30040187	Woningbouwvereniging Vecht en Omstreken	46.4	48.9	2.5
17024189	Woningbouwvereniging Volksbelang	45.1	46.8	1.7
37030580	Woningstichting Anna Paulowna	46.5	51.4	4.9
09086671	Woningstichting Barneveld	50.5	51.5	1
14614618	Woningstichting Bergen en Terblijt	48.4	52.2	3.8
40236239	Woningstichting Compaen	46.1	48.6	2.5
08017332	Woningstichting De Goede Woning	48.5	50.9	2.4
04034340	Woningstichting De Volmacht	48.0	51.1	3.1
14031369	Woningstichting De Voorzorg	45.2	45.8	0.6
41038970	Woningstichting De Woonplaats	44.5	49.1	4.6
17060165	Woningstichting de Zaligheden	49.6	53.3	3.7
06033220	Woningstichting Domijn	43.8	47.5	3.7
13011864	Woningstichting Domus	45.9	48.5	2.6
24143657	Woningstichting Eendracht	40.1	40.3	0.2
33006516	Woningstichting Eigen Haard	47.1	51.1	4
39036239	Woningstichting Goede Stede	47.1	48.0	0.9
29012863	Woningstichting Gouderak	47.0	52.1	5.1
27070420	Woningstichting Haag Wonen	41.5	43.3	1.8
14021260	Woningstichting HEEMwonen	45.1	46.7	1.6
17024195	Woningstichting Helpt Elkander	50.7	53.1	2.4
36000581	Woningstichting Het Grootslag	48.3	53.5	5.2
10038227	Woningstichting Heteren	50.6	53.0	2.4
16045671	Woningstichting Kleine Meierij	45.3	48.8	3.5
30039251	Woningstichting Kockengen	46.2	47.6	1.4
41188040	Woningstichting Leusden	53.7	58.1	4.4
11013536	Woningstichting Maasdiel	48.9	51.4	2.5
14614794	Woningstichting Maasvallei Maastricht	45.5	47.9	2.4
14615881	Woningstichting Meerssen	50.3	52.3	2
32023314	Woningstichting Naarden	50.9	53.5	2.6
28065875	Woningstichting Nieuwkoop	46.8	49.3	2.5
41042105	Woningstichting Nijkerk	55.7	57.1	1.4

	Housing Association	Total sustainability score 2016	Total sustainability score 2020	Difference 2016-2020
14021491	Woningstichting Obbicht en Papenhoven	48.1	47.7	-0.4
28027900	Woningstichting Ons Doel	46.7	49.3	2.6
08013464	Woningstichting Putten	54.7	58.5	3.8
41134627	Woningstichting Ressort Wonen	44.6	47.0	2.4
33012701	Woningstichting Rochdale	44.6	48.9	4.3
38013279	Woningstichting SallandWonen	51.2	57.6	6.4
24217811	Woningstichting Samenwerking Vlaardingen	42.5	44.6	2.1
14614733	Woningstichting Servatius	45.4	49.3	3.9
14021409	Woningstichting Simpelveld	44.1	48.9	4.8
28036171	Woningstichting Sint Antonius van Padua	52.0	53.4	1.4
06032776	Woningstichting Sint Joseph Almelo	43.7	46.8	3.1
13011861	Woningstichting St. Joseph	47.4	47.4	0
05047482	Woningstichting SWZ	49.4	52.6	3.2
06032887	Woningstichting Tubbergen	52.1	55.8	3.7
05040996	Woningstichting Vechtdal Wonen	50.6	52.2	1.6
14021204	Woningstichting Voerendaal	54.2	57.8	3.6
01031973	Woningstichting Weststellingwerf	47.4	49.9	2.5
02033956	Woningstichting Wierden en Borgen	44.5	46.9	2.4
20054748	Woningstichting Woensdrecht	48.7	50.8	2.1
17024197	Woningstichting Woningbelang	50.6	53.2	2.6
18113959	Woningstichting Woonvizier	47.7	49.9	2.2
30039074	Woningstichting WUTA	43.9	44.5	0.6
13021011	Woningvereniging Nederweert	50.9	50.5	-0.4
23034176	Woongoed Goeree-Overflakkee	49.0	50.0	1
16024073	Woonmeij	49.6	52.1	2.5
29045958	Woonpartners Midden-Holland, stichting voor bouwen en beheren	47.7	49.3	1.6
37030589	Woonstichting	51.0	52.6	1.6
39047475	Woonstichting Centrada	44.6	46.1	1.5
10031122	Woonstichting De Kernen	46.5	51.1	4.6
41215563	Woonstichting De KeY	47.4	51.0	3.6
38023122	Woonstichting De Marken	50.8	54.5	3.7
41134270	Woonstichting De Zes Kernen	41.0	43.0	2
10022513	Woonstichting Gendt	52.5	56.9	4.4
02319567	Woonstichting Groninger Huis	43.8	45.4	1.6
21014394	Woonstichting Hulst	48.2	51.1	2.9
30040468	Woonstichting Jutphaas	48.4	51.1	2.7

	Housing Association	Total sustainability score 2016	Total sustainability score 2020	Difference 2016-2020
18115616	Woonstichting Land van Altena	48.5	50.1	1.6
37030590	Woonstichting Langedijk	52.5	57.5	5
18028418	Woonstichting Leystromen	47.1	50.8	3.7
24108167	Woonstichting Patrimonium Barendrecht	47.8	51.7	3.9
30039328	Woonstichting SSW	49.4	50.5	1.1
16024825	Woonstichting St. Joseph	48.5	53.4	4.9
28023790	Woonstichting Stek	50.9	55.5	4.6
18035674	Woonstichting 't Heem	45.9	50.6	4.7
17024184	Woonstichting 'thuis	47.4	51.9	4.5
08027485	Woonstichting Triada	48.0	50.2	2.2
10039364	Woonstichting Valburg	50.6	52.7	2.1
05047324	Woonstichting Vechthorst	55.1	57.5	2.4
28049409	Woonstichting Vooruitgang	50.3	52.6	2.3
09044267	Woonstichting Vryleve	46.3	50.3	4
14021210	Woonstichting Zaam Wonen	48.7	51.0	2.3
22015097	Zeeuwland	48.8	50.7	1.9



telos brabants centrum voor
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